1: Cohen E-4,5 (1956-1965) 1967 MS14 Kanuri MS14

farm. If Kachella Abba were to leave Magumeri, Monadu feels he would move with him. This would not impair his relationship to the salt supplier since that man lives in Maiduguri where he would still have to go to obtain wholesale salt. He says Kachella Abba is his "father" and he would and must serve him and give him respect even though the two men are nearly the same age.

BUKAR, THE "TADA NJIMA" Another example of retailing that shows how it is often imbedded into a more general relationship is that of Bukar. Bukar can be seen three or four days a week walking about the village of Magumeri with a tin of cellophane-wrapped candies. One of the village's household heads goes in and out of the city regularly on messages for the native administration. When in the city he buys a tin or two of candy and brings these back to Magumeri. The boy, Bukar, is about twenty years old; he is not related by descent or marriage to the senior man but lives in his compound and is fed and clothed by the household head. When the senior rides horseback in ceremonies the boy carries his spear and walks behind the horse; he gathers grass for the horse, runs messages for the household head, carries water for the household, and works on the household farm-plots. Receipts from the candy sale are given to the household head who then gives Bukar a small amount for himself. Here the retailing of candy is only one aspect of the relationship between Bukar and his household head. He refers to his superior, the household head, as *abba njima* or father of the house, and says of him, "He is just like my father."

AJIMI, THE KOLA NUT SELLER Next we see a wholesaler who sells directly to retailers in an ancient trade that has always allowed for middlemen by the score because of the vast distances over which it is carried out. Ajimi is a young man of twenty-five or twenty-six who lives with his brothers in a small hamlet just outside Magumeri. For the six to nine months a year when farming is slack, and intermittently while he is farming, Ajimi sells kola nuts to local retailers. Ajimi gets the money from his father's older brother in the city and then buys a *kwando*, a large rope wrapped package of nuts. A kwando costs about sixty to seventy dollars and contains roughly 7000 to 8000 nuts. He buys the nuts from traders in the city who ship them into Maiduguri from other parts of Nigeria and West Africa.

Ajimi visits three or four of these traders regularly about twice a month in the dry season. He always goes to all of them, inspects their goods, talks prices, and then decides where to place his order. He does this for two reasons. First there is always some variety in price and quality and he must try to get the best he can of both. Secondly, by going to these same suppliers, among dozens of possible ones, he feels he can build up their confidence in him by selling his stuff well and steadily. Indeed, several of the suppliers have on occasion given him an extra kwando on credit and he kept the profits for himself.

Generally Ajimi brings the nuts back in time for Magumeri Sunday market and attends the Thursday and Monday markets as well at nearby towns. He can sell a kwando to retailers in about two weeks and make a profit of about thirty dollars, half of which he gives to his father's older brother who supplied the original money. Thus he makes about fifteen dollars for two weeks of wholesaling—if he is lucky and sagacious in his relations to retailers. Retailers can go to several suppliers like Ajimi. They decide on the basis of quality of the nuts, on the price, and whether they can obtain credit when they need it. The most flexible and negotiable of these is credit, and Ajimi has his most difficult time trying to compete on this

1: Cohen E-4,5 (1956-1965) 1967 MS14 Kanuri MS14

level and still make a profit. He will not give credit to strangers, but must have done business with the man successfully or have some previous knowledge of him, his family, his agnates, or any one else who would be responsible for him if he were taken into court for a bad debt. Nevertheless, with each retailer taking about two to four dollars worth of nuts it takes only a few bad debts to whittle away his fifteen dollar profit into a loss, and he has had a number of these on which it took several later trips to recoup his losses. Ajimi, however, is very philosophical and entertains his friends for hours telling stories about his bad debts to point up the moral that a kola nut seller's life is not a happy one.

AJIMI'S UNCLE Finally let us look at Ajimi's uncle, his father's older brother who lives in the city and runs, because of his access to liquid capital, a relatively large trading organization along traditional lines.

Ajimi's uncle is a man of fifty-five years who has three wives and a concubine as well as a son and a younger brother's son living in his large compound in Maiduguri. He generally has several *tada njima* living in the compound, and in the near vicinity are those of his other married *tada njima* who are part of his organization.

His mode of operation is fairly simple; he gives out money to men like Ajimi to trade with, and then takes one half or more of the profits. Some of these men are connected by kinship to the uncle; others, indeed most of them, are not. Those who are not, start out in his compound as low status *tada njima;* they carry water, cut grass for the horses, run messages, and so on. For this they receive their food, shelter, clothing, and a little pocket money. If over a period of one to two years they prove respectable and trustworthy, Ajimi's uncle gives them some money and sends them out to trade, usually with someone more experienced at first, then on their own. The following list indicates both the range and number of his enterprises:

1. Two men buy millet in Geidam for sale in Maiduguri going to the Geidam market once every week or two.
2. One man sells cloth in Damasac. The cloth is supplied to him by Ajimi's uncle who buys it in larger quantities for sale in several places. This same man is given money to buy onions and ship them to Damasac where they are scarce and high priced.
3. One man buys fish at Abadan on Lake Chad and sells it in Maiduguri.
4. Another man buys natron in Bama (to the southeast of Bornu) for sale in Maiduguri.
5. Several (from one to three) buy cattle in Bornu and sell them in Kano.
6. Several (one to three) buy cattle in Bornu and sell them in Makurdi.
7. One man purchases butter in Damaturu (Fulani country) and sells it in Maiduguri.
8. One (Ajimi) sells kola nuts in Magumeri and used to buy ground-nuts for sale in the capital.

The organization involves anywhere from eleven to sixteen men (the number varies over time) and their families, and probably involves a turnover of about $1200 to $1500 per month with a maximum profit margin of anywhere from thirty to forty percent on the investment. By Bornu standards Ajimi's uncle is a wealthy

1: Cohen E-4,5 (1956-1965) 1967 MS14 Kanuri MS14

man and can well afford his car, chauffeur, and new cement-block compound with electricity and running water. Besides the scale of his operation which is quite large relative to Bornu enterprise in general, his way of organizing things is also typically Kanuri. Instead of an office building with secretaries, dictaphones, telephones, the uncle has built up a series of relationships among a set of dependents. These relationships are modelled on and grew out of exactly the same kinds of relations that exist in the Kanuri father-son relationship within a Kanuri household.

The remainder of Bornu trade is handled through a system of small and large companies. The large companies are European in origin, and until a few years ago each handled as much of the trade as possible. Today these large enterprises are increasingly African staffed, usually with southern Nigerians, and each tends to specialize in a few particular lines of the export-import trade. Besides these large enterprises there are small "canteens" (stores) run by Levantine traders and now increasingly by Kanuri traders themselves. These shops obtain stocks from the larger companies and sell to both consumers and wholesalers who hope to sell in smaller quantities.

In recent years the pattern of local economic life has changed but little. However, in the Bornu economy as a whole several new lines of development have started that are a far cry from the past. To the north of the capital city of Maiduguri in an area marked "industrial" on the provincial engineer's maps there is now a modern ground-nut oil mill and further to the east of this a large modern abattoir. In future years food processing and even manufacturing plants will appear in this area of the city. Secondly, the capital city itself is experiencing a building boom as the wealthy replace old mud houses with new ones made of concrete block. This plus the continual expansion of government buildings has produced a lucrative building trade. The local Bornu emirate government has in the past few years decided to spread its contracts out among many aspiring young building contractors, thus producing not one or two large companies but a growing number of small entrepreneurs who are gaining experience in business. This has also led to a local expansion of the concrete block industry which can easily be set up along the river where the sand is available and hand labor can be used in conjunction with cheap steel molds for making the concrete block.

Finally wealthy Kanuri men in the political system and in trade are beginning to look at the possibilities of investment as a form of wealth production. Some are buying property in the city for the rent income, or building on the land and then renting it; others or sometimes the same men are buying up adjoining small farms to the southeast of the city and turning them into mango and lemon orchards. One of these has even invested in a concrete block house at the back of his orchard that he intends to turn into a modern chicken farm with imported hens and roosters from the United States.

All of these developments seem to point away from household economy toward wages, urbanization, and the impersonality of western society in its workaday life. Will it happen? When will it happen? These are questions upon whose answer rests an entire way of life, for today the Bornu economy is essentially as described in this chapter yet these roots of change are growing points that are encouraged by the national and local leaders and by the western educational system. How much they will in fact transform the local life is a matter for future research.

433 economic situation in Bornu is determined to a large extent by
439 changes in the world market price of export items which are now
433 a vital part of the local economy. The Kanuri are an agricul-
241 tural people whose staple crop is millet. Along with millet,
the main crop is peanuts, grown for sale and ultimate export.
[243] Every farmer grows millet for his family. Should he have a
[438] surplus he sells it in the local markets. Most farmers also
244 raise peanuts as well. The nuts are bought by local trading
[442] companies, acting as agents for the government controlled
[435] Groundnut Marketing Board which buys the entire crop and
[439] sells it on the world market. Cow hides and sheep and goat
433 skins are also brought by the trading companies for export,
237 and represent an important part of the total economy. The West
439 African Pound is the basic currency unit and the shilling is
436 the unit of trade in the remotest sections of the province.
Maria Theresa dollars are still in evidence but are rarely used
as currency.

439 A network of European trading companies exists throughout
442 Northern Nigeria. Almost all of them have canteens run by
473 European agents scattered in larger towns throughout the region.
The largest of these is the United Africa Company, a subsidiary
of Unilever. Others, John Holt and Co., Société Commerciale du
Oest Afrique, Compagnie Française du Afrique Occidental, and A.
G. Leventis and Co., are multi-million-dollar companies with
[452] head offices in England or on the Continent. They all buy pea-
nuts, and hides and skins, and they buy through a complex system

439 of advancing credit to middlemen who do the actual buying of the
473 nuts and hides. The entire peanut crop of an area is bought al-
442 most before it is planted. Textiles, manufactured in Japan or
[567] India, are the main items imported into the region and bought by the Kanuri. Additional items imported in quantity are enamelware bowls and dishes, salt, sugar, perfume, and numerous small items of Western manufacture. For those who can afford them, the trading companies sell battery-powered radios, sewing machines, bicycles, etc.

438 Trade, both external and internal, is a vital part of
439 Kanuri economy. Traders are numerous and often very wealthy.
452 Money is lent at interest, though this is forbidden by the Koran.
437 Goods are advanced on credit by European traders, and by Kanuri
441 traders as well. A Kanuri trader who has credit with a trading
[883] company will take 500 pounds' worth of cotton cloth, promising
[443] to pay off the amount in a month. He distributes the goods to ten men who work for him, or, more properly, are attached to him. They each take 50 pounds' worth of cloth to small markets in the bush. There they try to sell the goods directly or they may give the goods on credit to a local merchant who sells them. Slowly the cash returns to the original middleman, and ultimately to the original trading company, which then permits the middleman to take another batch of goods on credit. Conversely, a trading company may advance 500 pounds in cash to a middleman who promises to bring, in one month's time, 500 pounds' worth of peanuts. He distributes the cash to his people who then

437 go out to the farmers with cash advances for their crops. The
•432 farmer sells his crop to the man who has advanced cash to him.
441 The nuts go to the middleman, who then brings them in bulk to the company which gave him the large cash advance much earlier. Sometimes he is unable to get the nuts, either because it has been a bad season, or because other buyers have bought them. Too often the money which has been advanced to him is long since spent. Occasionally a man who has taken a cash advance from one company to buy nuts sells the nuts which he has bought to another company which is offering a higher price. He will then return his original cash advance to the first company with his regrets.

Thus the concepts of cash and credit have become working parts of Kanuri culture. Individuals borrow cash in many different sorts of situations. Actual cash for paying a bride-price, or for buying a bicycle, is much less important than hav-
[356] ing sources of credit from whom one can borrow. A man who is a shrewd trader can increase his wealth rapidly in present-day Bornu, and a wealthy class of traders exists today whose members were poor villagers a generation ago.

178 An interesting consequence of the growth of a wealthy trad-
788 ing class is that among the Kanuri the bulk of those who take
356 the pilgrimage to Mecca comes from this class. For centuries
441 the title of Alhaji, given to one who undertakes the pilgrim-
[354] age, has been a sign of piety, of holiness and personal sacrifice. The trip to Mecca was a difficult and expensive one,

463 commodities; some are wholesalers and others are retailers;
441 some are very wealthy men dealing in large quantities of goods while others buy and sell small amounts and count their profits in pennies. Some, as will be seen, center their trade activities in the market-place; others are never involved in trade in the market, but do their buying and selling entirely in private homes or in canteens.

463 The Kanuri recognize many distinctions in the types of
441 trade in which one may be engaged. These distinctions are re-
192 flected in their vocabulary. Four general types of tradesmen
[452] are recognized: balasma (or ribama)--one who buys and sells at a profit (riba means profit), paying for the goods, which were originally obtained on credit, after the sale; sabarma--one who buys in one place, pays for his goods in cash, then takes them elsewhere and sells them at a profit (saber means trade); dilelma--a broker or commission agent (dilel means commission). The dilelma arranges sales between prospective buyer and prospective seller and takes his commission from one or the other, depending on who first contacted him, and for whom he is attempting to obtain the most favorable price. Lastly, the fatoma is a dilelma who operates in a large town, from his house, as is indicated by the name fatoma (fato means house). People coming into town with goods to sell, primarily livestock, are accommodated in the fatoma's house while he seeks out prospective buyers, arranges for the sale at the best possible price, and takes a commission from the sale-price paid to his guest, the seller.

[TEXT CONTINUED ON PAGE 142]

441 those of the head of a group of craftsmen. Ten of the fourteen
441 types of tradesmen are organized under a head man. Of the four
443 types who are not so organized, three are not involved in activities in the market-place, which supports the view put forth above, that the structure of the market itself is reflected in the organization of groups whose activities center there.. Five types of tradesmen have nothing at all to do with the market-place, and three of these are not organized with a head.
441 But a second related factor can be seen operating as well.
177 This is particularly apparent when one compares the two sorts of "sundry" sellers. One, the fɔtkema, sells only traditional Kanuri goods. The other, the tabɔrma, sells a variety of sorts of Western goods. Both sell in the market-place. The fɔtkema are organized under a head man; the tabɔrma are not organized. It would appear that tradesmen who deal in goods imported from the Western world tend not to be organized as a group with their own head. Turning once again to the four types of tradesmen who are not organized, the tabɔrma fall into this category, as do the canteen operators who are primarily engaged in trade with the European trading companies, and the peanut traders who buy up peanuts for sale to the trading companies.
[452] Money-lenders, the fourth unorganized type of tradesman, fall
[179] into a different category since they practice an illicit oc-
463 cupation, forbidden by Islamic law. The organization of groups
467 of urban specialists under a single head with quasi-political
441 authority to resolve disputes within the group would appear to
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44 en collect, and the black wooden bowl (bur) which serves as
438 the standard eating bowl for all Kanuri. In turn, they buy
439 Kanuri-style gowns, bajis, dates, kola nuts and incense. Last-
563 ly, Buduwai, a pastoral sub-group of the Kanuri, come into the
915 Geidam market with cows, milk, butter and millet to sell. They buy salt, sugar, and Maria Theresa dollars (gursus, from which they make bracelets and anklets).

5. External trade.

44 External trade remains to be considered. This is the
439 process through which Western goods, imported by the European
177 trading companies, enter into the Kanuri economy and are distributed so that they eventually reach the individual Kanuri. As part of this process, the cash crops of the Kanuri are sold to agents of Western companies and exported from the area.

44 The trading companies of Geidam sell their goods to whole-
439 salers, wealthy Kanuri or Hausa middlemen, who primarily re-
177 ceive quantities of imported cloth from the companies. The
952 companies extend credit to these middlemen, each of whom has his shop or canteen in the town where his stock in bolts of cloth is displayed. Payment for goods is made after the cloth is sold. Consequently these men are baɓasma in Kanuri terms.
556 Successful operators of canteens are wealthy men who deal in
592 large volumes of goods. They are the heads of large households,
971 and have a great many relatives, and tata njima attached to them. The tata njima farm for them, and many transact business for them as well. They distribute and sell cloth in the dis-

[GEIDAN]

tant towns where no trading companies are located, and in the surrounding villages that are not large enough to support canteens and shops of their own. When goods are distributed and sold in this fashion, the baloma pays off the debt which he has accumulated at the trading company with which he deals, and acquires new stocks of goods which have since arrived -- new cotton prints, organdy and rayon. Small traders, saborma, who are unable to establish a good credit rating and therefore cannot deal directly with the European companies, come to the Kanuri canteens and buy cloth in small quantities which they resell in the market-place or in other villages. The retailers of cloth in the market-place are therefore tradesmen of a different sort from the operators of the canteens, and it is in the hands of these canteen traders that external trade lies.

Like cloth, all other imported goods which eventually find their way to the market-place get there at the end of a process of breaking of bulk which centers in the shops and canteens. Items like flashlight batteries, kerosene lanterns, kerosene, matches, enamelware and perfume are bought in bulk by the shop-keepers directly from the trading companies who import them through their central offices in Kano and Lagos. The latter type of goods is handled largely by Ibo and Yoruba traders who operate small canteens in the Hausa ward, though some Kanuri canteens also deal in such merchandise. The Ibo and Yoruba shop-keepers sell goods directly in their small shops, and also sell to taborma. Taborma, who are Kanuri, further break

[GEIDAM]

44 439 177 down the packages in which goods arrive, selling bundles of matches tied together or coca-cola bottles filled with kerosene, from their tables in the market-place.

[244] [237] [241] The export goods of the Geidam area are groundnuts, cowhides, sheep and goat skins and gum arabic. The same European trading companies that import the various sorts of goods mentioned above also handle the exports of the region, and the same network of Kanuri and Hausa tradesmen is involved in the collection and sale of peanuts and hides and skins to the trading companies, save that some tradesmen specialize entirely in dealing in hides and skins, while others deal only in groundnuts. Many of the important canteen owners also buy groundnuts as agents of the particular company from which they buy cloth, once the harvest season begins. This trade, too, involves the use of large amounts of credit which the trading company extends to its list of reliable and wealthy Kanuri traders (baloma) who have been dealing with the same company for many seasons. Long before the groundnuts are harvested, the agents of a Kanuri trader, trusted members of his household and relatives, go out into the countryside giving cash to the farmers who thus pledge their entire crop to a particular trader. When the crop is harvested, most of it goes directly to Kanuri middlemen who have distributed the cash advanced to them by the European trading companies, and through them the groundnuts come into the hands of the trading companies. Eventually the entire groundnut crop of Northern Nigeria is sold to the Groundnut

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[GEIDAM]

144 Marketing Board for whom the trading companies act as agents.
439 The Kanuri trader who brings in a large share of the groundnut
452 crop in the Geidam area to the particular trading company
244 which has extended credit to him receives a commission and is
[465] assured that he will again receive credit from that company in the coming year. If he has succeeded in bringing in large amounts of groundnuts, he will receive more money to work with in the coming year. If he has not done well, or if the money advanced to him has been squandered by his "people" (usually the members of his household), then his credit will suffer and may even be entirely eliminated. Should that happen, his entire household would suffer.

44 Hides and skins and gum arabic are bought by Kanuri traders
439 and sold to the trading companies in the same manner, except
452 that there is no government Marketing Board dealing in these
237 commodities so that the trading companies are not protected against a drop in the market price. Kanuri traders dealing in hides and skins work with a single company and are advanced cash by that company for purchases. Through their "men", who buy hides directly at the slaughtering area, these wealthy traders deliver the hides and skins to the trading company.
[314] Gum arabic is of lesser importance, and not all the European companies deal in it. If the world market price is high, they will make greater efforts to obtain a large portion of the crop.

44 This is the trade network through which the Kanuri economy
439 articulates with the world economy, and in particular with the
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[BEIDAN]

Western world. As is obvious from the above, it centers in a 44 439 177 series of relationships which a group of important and wealthy Kanuri traders have established with the European trading companies of the town. It involves a network of tradesmen, who 44 439 554 452 fall into distinct classes in terms of their wealth and importance. At the one end are the canteen operators, wholesalers who have large sums of credit extended to them and are the heads of large households. At the other end are the small retailers, with little wealth of their own and still less credit, who travel from market to market with their goods for sale.

6. Internal trade.

Internal, or regional trade, represents still another type 44 439 276 of trade, distinct from either local or from external trade. The trade in kola nuts is an example of this type of trade. Kola nuts are grown only in the south of Nigeria, and do not grow at all in the Northern Region; however, all Kanuri, men and women, adults and children alike, chew them. They are imported in bulk [494] by Hausa and Kanuri middlemen, and transported to Geidam by truck. Because of the transport problem during rainy season, [435] the price of kola nuts fluctuates widely according to the season, much more widely than any other item sold in the market. Middlemen who buy several hundred-weight bags of kola nuts at a time are called goroma; they sell only in bulk. Goroma sell [492] to other middlemen who come directly to their homes to buy large quantities, which they in turn transport by donkey to the more remote villages which the trucks can not visit directly.

175 439 items while cloth was the largest import. However from 1925 on-
175 436 wards, groundnuts increased in importance as an export crop. The government introduced a sterling coin currency which slowly replaced the Maria Theresa dollar as the most generally accepted medium of exchange. In the annual report of 1915 there was a complaint by the Resident of Bornu that the European trading companies were not giving currency for purchases but were paying for goods in cloth which the native middlemen were then selling, sometimes at a loss, in order to obtain cash. This seems to indicate that by 1915 currency was in universal demand, and that barter trade was dying out. After some pressure by the government the European traders dropped their bartering practices and began to use the present system of cash credit.
175 441 452 The Companies advanced credit to a limited number of middlemen who then bought company goods for resale at local markets, and/or used the money to purchase export items for sale to the credit-advancing
175 441 452 563 [167] Company. At first the African traders dealing with the Companies were few and their volume not impressive. The desire of the Europeans to expand trading volume, plus the willingness and ability of Levantine traders to take larger amounts of credit, soon encouraged a small but very active minority of Arab speaking traders from North Africa, the Near East and the Sudan to enter Bornu. These acted as middlemen between the European trading Companies and the more numerous African traders. The result was that a small group of Arab-speaking traders were established in Maiduguri who absorbed a large proportion of the available credit from the European Companies and filtered it, second-hand as it were, into the economy of Bornu.

The European trade in Bornu, like that of many parts of

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The European trade in Bornu, like that of many parts of West Africa, developed a distinctive quality which arose primarily as a result of the dearth of available excess capital at the local level which could be utilised for trade. For this reason competition among the European traders involved a strong competition in the financing of tradersas well as the more usual aspects of commerce, like price, quality and sole distributorships. Although the major part of this competition went on between Europeans for the Arab speaking traders it also served as a stimulus in expanding the number of traders in the native population.

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The other relatively distinctive feature of the Bornu trade was the small number of Companies which participated in it at the European level. By the early 1920's almost the entire trade of Bornu to and from western Europe was handled by five or six large firms. Bauer has shown how this paucity was not only a commercial development but was encouraged by government who found it easier to deal with a few well established firms rather than a number of small ones. (1)

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The outside influences coming into Bornu after 1900 were thus of a two pronged variety which set up various responses in the political and economic spheres of local life. Up until the second world war, the main concern of the colonial official was to make the policy of indirect rule work, while always trying to force a more comprehensive understanding and conformity to the general values and standards of English culture. The theme for all annual reports running from circa 1914 to circa 1944 can be best expressed in the oft repeated phrase "steady progress." Each year tax collections were a little better, a few more students were attending the provincial

(1) Bauer P.T. West African Trade: (Cambridge University Press) 1954, pp. 150-156.

874 882 the person taking on the apprentice can expect a longer period of service in return for his admitting the newcomer into the advantageous job status. Thus lorry drivers, who make comparatively higher incomes, demand a high fee plus a four or five year apprenticeship from persons they take on as initiates. Butchers, although in a low status occupation, also do well financially and therefore obtain longer periods of service from their apprentices. If the relationship between the apprentice and the occupation member is non-consanguinal then the arrangements over terms of apprenticeship are arrived at between the boy and his family on the one hand and the occupation member on the other.

The boy must live in the "master's" house for a stipulated period, helping with all the work of the household, the farming, bringing grass for the horse if there is one, running messages, and helping in the craft work. He is called tada njima (son of the house) and refers to his new household head as aba njima (father of the house). He must act in this situation in the same way as a son would act to his father. If the "master" is already a relative, he refers to the person by the kin term and acts in the same manner described for the non-relative. In the latter case, the arrangements are commonly made earlier in the boy's life and last longer, i.e. it bears more resem- [578] blance to a true adoption. As was shown in chapter four, the exact time of termination of an apprenticeship can lead to some conflict between them.(1) The following example illustrates that conflict does not always accompany the termination of an apprenticeship.

[441] A young barber apprentice of about nineteen or twenty years [452] of age had previously been a seller of kola nuts, but decided to give

(1) See above, p. 85.

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882 it up because, as he said, it entailed the constant giving of credit
[441] to his customers and he never seemed to be able to collect all the
[452] money owing to him. His full brother in Maiduguri (who had been his wholesale supplier) advised him that barbering was a good occupation and that one of the local barbers in Magumeri needed a tada njima because his own son was as yet too young to help him. The boy went and asked the barber about it and then made his own arrangements for the apprenticeship (the barber knew the boy's kinsmen). He moved into the barber's compound for one year and became a tada njima. He could visit his own compound in which his mother lived by herself and keep up his own farm. He had to help the barber on his farm, get grass for his horse, carry water now and then, and be ready at all times to run messages for his aba njima (father of the house). The barber taught him how to shave heads and cup blood (for medicinal purposes), and gave him a barber's bag of tools with which he began working, sometimes with his senior, sometimes alone. By right, all receipts of his work during that year were supposed to be given to the barber. Naturally, he pocketed an occasional fee, but not too often; to do so would have been to risk his mentor's dissatisfaction and therefore the end of his projected career as a barber. The senior could, if he felt the boy to be completely unsatisfactory, dismiss him and take back the barber tools. The barber fed him, clothed him and gave him a little spending money regularly during that first year. At special events, like naming ceremonies, he was given a small tip (one to two shillings) by the household head because of his role as barber's apprentice, which he kept for himself. In 1957, he moved back to his own compound with his mother. He still considers himself a tada njima of the bar-

231 463 435 434 from 20/- to 30/-, and he claimed that his return on a sheep was the same as that on a goat. Since he sells about two of these per week during the dry season, we can estimate his sheep profit at 6/- per week. Thus for the six months of the year when the nomads are not in the Magumeri vicinity, Mala Bukar gets a cash income from meat sales of approximately 18/- per week (£23.0.0.).

When selling the hides of these animals, he received 1/6d. to 2/- per goat hides and 2/- to 4/- for a sheep skin. Using the above figures and taking median prices, we can calculate an additional income of £12.0.0. for this period.

For the other six months, around the rainy season, when the cattle nomads come north, he kills very few sheep and goats, but butchers about four to six cows per week at a profit of 10/- to 12/- per cow. Taking median values this gives him an approximate income from this activity of £71.0.0. The hides from this work bring between 4/- and 7/6d. per skin and Mala Bukar felt that 5/6d. was the price he most often received. This gives an approximate income of £36.0.0. for cowhide per year. He also received about 1/- per week "commission" because of his role as head butcher, from the sale of hides belonging to other Magumeri butchers (i.e. £3.0.0. per year). This estimation of Mala Bukar's annual craft work puts its total value to him at about £167.0.0.

434 [452] However, he does not actually take in all this income as cash earnings. Many people take meat from him on credit, and others come round when he is killing an animal and beg some gratis. He complained of this loss and asked the writer repeatedly to take it into account when calculating annual sales and profits. He felt that if he could have in cash value the amount of meat he was not paid for, either

452 [511] It is at this point of the annual household expenses that credit seems to operate most commonly. Of the total of £89.0.0 reported by fifteen male household heads to have spent on operating costs in 1955-56, £16.0.0 or 18% was still owing to creditors. That is to say, in Bornu credit is an accepted mode of raising capital for housing improvements, buying a horse or other livestock, and paying taxes; it is less common for food, clothing, or entertainments (see below pp.324 ff. for a discussion of credit).

511 The following table summarizes the quantitative data on consumption for the annual rural household expenditures in Bornu (in cash value). It should be remembered that this is a calculated or constructed summary based on a small sample of budgets, with additional information from a larger farm survey.(1)

TABLE XIX :
Consumption in Rural Bornu

Food	£41.	62%
Clothing	£ 9.	14%
Ceremonies, Stimulants, Entertainments	£ 8.	12%
Operating costs	£ 7.	11%
Total	£65.($182.00)	100%

Thus the average rural household of four persons requires approximately $180.00 worth of goods and services per year, when major consumption items are expressed in cash values.

Distribution

433 44 Given differentiation in Bornu, as well as the dependance of certain production and consumption upon imports, and the minimal as well as luxury needs of part and full time specialists, some mechanism

[171] (1) These amounts are similar to those reported by Smith (1955) for the Hausa, (see Smith, op. cit.) with a much larger sample.

442 markets. The nuts are sold to any kola-nut retailer (bakama) who wishes
572 to buy them, but Ajimi named thirty-five of these whom he considered to be "friends" and more regular customers than others. At the same time
442 they buy from other and bigger wholesalers.(1) Retailers also use stan-
452 dards of quality as well as price in their buying discriminations, but
572 are interested even more in obtaining a credit relationship with their supplier. To his thirty-five "regulars", which include four consanguinal kin, Ajimi does extend credit if requested and this is fairly often. He does not give credit to a stranger, a man he does not consider a "friend", i.e. with whom he has had little contact. This credit can mount up and if several debtors leave for other places in Bornu, Ajimi can conclude his selling trip with a loss rather than a gain. This happened to him in July, 1955, when he reportedly lost £12.0.0 on one kwando of kola-nuts. The people who owed him money all seemed to be moving around the country at the time and he was left with a lot of bad debts from retailers who had moved off to other parts of Bornu.

442 When asked specifically, Ajimi replies that Alkali Bukar is
571 his mai gida, but when describing the relationship in his own words he does not use the term. Instead, he repeatedly refers to himself as the tada of the Alkali and says that this person is "like his father".
[602] That is to say, although the mai gida relationship can be used to describe what happens between Ajimi and his Fa-Ol-Bro, it is more often used when the relationship is not truly consanguinal.

Ajimi is quite prepared to move into a barzum relationship with any of the four big traders from whom he buys if this could be arranged profitably between them. Indeed, Ajimi is very much on the look-

(1) Ajimi only sells one kwando per trading trip, while others distribute anywhere from two to six.

442 out for some new supplier relations since he has recently lost money
571 for Alkali Bukar (1) and the latter, kinship notwithstanding, has been reluctant to continue his financing. Without being asked, Ajimi referred to the possibility of relationships in the future with non-kin backers to meet his need for a mai gida.

(d) Alkali Bukar

441 Alkali Bukar who up until summer of 1957, had been financing
452 Ajimi, was at one time the Alkali of Kaguweri and still owns a choice
[423] farm plot there which his son plants and harvests for him with the aid
[648] of labourers. When he was dismissed from his judicial post several years ago by the British he went into trade using his house in Maiduguri as his headquarters.

441 He gives out money to people like Ajimi to trade with and
452 takes a share of the profits. Some of these subordinates are kin rela-
571 tions, most are not. Those who are not consanguinal kin start out in his household as tada njima where they carry water, cut grass for the for the horses, run messages and so on. For this they receive their food, shelter, clothing and a little spending money. If over a period of one to two years they prove trustworthy the Alkali gives them some
441 money for trade. During 1956-57 he engaged in the following ventures
438 in Bornu:

(1) Several (two or three) "boys" bought millet in Geidam for sale in Maiduguri.

(2) One "boy" sold cloth (obtained by the Alkali) in Damasac, as well as onions, which the subordinate obtained himself with the Alkali's money.

[684] (1) Ajimi has a penchant for adultery and has had to pay several large fines recently, the money for which he obtained from his trading receipts.

441 (3) One "boy" bought fish at Abadam on Lake Chad and sold it in Maidu-
439 guri.

(4) One "boy" bought soda in Bama (Cameroons) for sale in Maiduguri.

(5) Several (one to three) bought cattle in Bornu and sold them in Kano.

(6) Several (one to three) bought cattle in Bornu and sold them in Mak-urdi.

(7) One "boy" purchased butter in Damaturu (Fulani country) and sold it in Maiduguri.

441 (8) One (Ajimi) sold kola-nuts in Kagumeri and previously bought ground-
438 nuts for sale in the capital.

441 It can readily be seen that this man, although not directly
57/ involved, finances a fairly large amount of trade. His method of participation is peculiarly Kanuri, in that he utilizes the tada njira relationship with its birzun (discipline-respect) and aman (trust) content to head up a large commercial organization on a structural basis similar to Kanuri kinship and political organization.

441 It is men like Alkali Bukar who form the basis for what
452 might be called "finance traders", i.e. a person who has sufficient capital and/or credit connections, that he can begin attracting to himself subordinates whose primary task is the business of buying and selling commodities throughout Bornu. Like almost all trade in the area which is not directly linked to consumer expenditure, the activities of men like Alkali Bukar are extremely diffuse. He does not specialize in any one item of trade, rather he finances any type of buying and selling in which any conceivable profit might accrue to himself. This
[511] diffuse quality in trade is due to several factors. Firstly, the poverty of the country which is reflected in its small consumption of any one item per unit family. This makes it more profitable to spread out

441 and trade in many commodities. Secondly, the European companies have
452 always dealt in all items of export and import, and have encouraged and
[648] even forced, at times, (through conditional sales) their trade contacts to deal in more than one item.

441 However, the process of specialization is always latently
178 present, requiring only proper stimulation to emerge in the face of the traditional process of organizing relationships in the pattern of an
441 extended Kanuri household. This has happened in the case of a Maiduguri
439 trader, Alhaji Jibrim, who is a partner in a crocodile skin exporting
281 business with a European. The European, whose brothers collect skins in four or five other African countries, feels that with self-government coming shortly to Nigeria, his business interests will best be served in the future if his Nigerian branch has an African partner. Alhaji has a score of tada njima who go to the bush with cash and contact other middlemen who have obtained the crocodile skins from the hunters. The tada njima then bring the skins to Maiduguri, where they are prepared by Alhaji and his European partner for air transport to Paris, London and New York.

441 Few Bornu traders are as specialized as Alhaji Jibrim. The typical trader takes goods and cash from wherever he can and passes these on to the subordinates in his organization, his tada njima, who then trade with local wholesalers or retailers.

441 Intermeshed with Kanuri trade and acting as an export/import
439 filter through which most large scale trade passes in and out of Bornu
563 are the Levantine and European trading establishments.

The Levantines are small business men who understand western commercial techniques and are willing to deal in small quantities to many outlets. Thus a large proportion obtain goods and credit from the

441 Levantines. This does not mean that there are no Africans trading
439 directly with the European houses, rather it reflects an historical
563 development in which the Levantine traders emerged as the middlemen between the European and the African trading communities.

Although a little importing and exporting is carried on by the Levantine and, to a much smaller extent, by the Kanuri traders, the bulk of the export/import trade is done by five or six leading European firms.(1) This system has been attacked by local Bornu politicians, who feel that the Levantines should not have the easiest and largest access to the credit of European firms and banks. The difficulty encountered is that the present system has built-in supports which tend, albeit with diminishing force, to perpetuate its present form. First of all, it must be realized that once the credit is out to the Levantine traders, it is difficult to liquidate in any real fashion. When attempts [452] are made to do this, e.g. when one company is clearing its books, a very usual practice is followed in which the indebted Levantine trader merely goes to another competing European firm (or several) plus the bank, if possible, and takes enough credit to pay his debt to the liquidating company. European traders often refer to this phenomenon and complain of the Levantines as having them "by the throats". Secondly, it is patently easier for harassed European managers to keep track of trade with fifty to one hundred Levantines than it would be with hundreds of African entrepreneurs. Thirdly, there is less cultural and racial distance between European managers of the large firms and the Levantine traders than between the European and the African. Similarly,

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(1) Excluding mining equipment, ships, boats and stores of the larger shipping companies, it has been estimated, Bauer, P.T., West African Trade, p. 69, that 70% of all West African trade (as of 1949) is handled by six trading companies.

441 the Levantine often speaks Kanuri and almost always fluent Hausa; he
439 lives in the African town; and is a Muslim. He is therefore culturally
563 and socially closer to the Kanuri traders than is the European and stands in middleman relationship between the European and the African for many other than simply economic reasons.

178 Pressure to short-cut the Levantine trader continues from
441 the African community. Growing capital resources and acquaintance with
439 western business techniques, besides a growing nationalism which hints at
563 xenophobia, is enlarging the direct contacts between the African and the European trading houses. At least one European firm has recently made a definite move to go to the rural areas and seek out retailers locally to give them small advances of textile goods, thus short-cutting the chain of middlemen which has previously obtained between the European importers and the bush retailer.

Credit

452 Underlying much of the economy of Bornu is a manifold system of credit which eases the operation of the production, consumption and distribution of goods and services. At the local level, credit can
452 be obtained in several ways. A man may borrow money or goods from a
571 friend, relative or superior with whom he has a relationship involving mutual trust. This kind of credit requires no interest. Failure to repay renders future requests less possible and makes the relationship less important for both concerned. Thus if Modu borrows five pounds from his friend or superior and does not repay the loan, other aspects of the relationship such as eating food at his creditor's house begin
691 to atrophy. Court action is a possibility but only as a last resort and after some overt antagonism since it translates a potentially profitable relationship into one of mutual conflict and such breaches do not heal easily.

452 not heal easily.

452 Money may also be obtained in small quantities from a local
426 money-lender, whose usual interest charge is twenty-five to fifty per cent over a short time span of one to six months. These loans may or may not include ran (collateral) in which the indebted individual puts up
452 a robe, a cow, a sheep, or some of his cash crop as collateral. This
426 latter method of putting up some of the cash crop has developed in the
455 last decade or so into a virtual selling of futures, rather than simple utilization of the crop as collateral. A man who needs money during the growing season can obtain cash for the promise of so much of his cash crop. Since the prices of the crop have been stabilized by the government, the money-lender is fairly certain of the margin of his return. During 1956-57, when groundnuts were bringing 55/- per bag, a man could get 20/- to 25/- per bag from a money-lender for his crops after the plants had germinated. Just how much of this goes on is difficult to say, for it is illegal, and is also carried on by cash crop buyers who have much larger cash reserves than local money-lenders. Again, it is customary, where possible, for a man who has sold a future, to try and save enough money from his non-farming occupation to buy someone else's future, so that at harvest time he can still obtain his yearly cash harvest. This obviously tends to spread the indebtedness, but to what extent is at present unknown.

426 If informants' reports are to be trusted, it would seem as if the actual amount of indebtedness at the local rural level at any one time in Bornu is very small, rising slightly during the growing season.(1)

(1) The writer's own rough calculation of rural indebtedness comes from a small sample of budgets. The only constant indebtedness which turned up was in the realm of operating expenses (see above p. 307); 18% of operating expenses among fifteen peasant male household heads was being carried on credit. This came to only 2% of the total annual expenditures for the budget sample.

452 But credit per se plays a large part in the total economy. Thus the
441 butchers all remarked that they would buy cows during the wet season, preferably for cash. If this was not possible, they had arrangements with nomad cattle herders to take a cow on credit for a higher price, and then pay the herder after the meat had been sold. As we have seen, Aj-imi's kola-nut business is run on credit. Many of the articles brought into the local market such as small manufactured goods, salt, sugar, cloth, and a host of other items are obtained on credit and payment made
452 after the sale. It is because this entire complex of trading relations
441 depends so much on credit that traditional behaviour norms of birzum
571 and aran are applied to the economic organization. These institutionalized patterns of discipline and trust create an avenue for socially predictable behaviour without which credit relations would be impossible.

442 Credit also plays a part in the introduction of cash into
[452] the Bornu economy from the European sources of capital. The key role
[436] in this transmission is that of the sakelma (scale man) who buys the cash crop in the bush. An insight into this role may be seen in some of the interview material from Malam Mina, a wholesale salt trader, who also buys groundnuts over the scale at Magumeri during the harvest season. During November, Malam Mina, along with fifteen to twenty-five others, comes to Magumeri from the city. He sets up a grass mat shelter at the "station", near the motor road, about two hundred yards west of
[405] the town proper. The hallmark of this little colony is the scale which sits out in front of each shelter with bags of decorticated groundnuts
[443] being prepared for shipment into the city. Each shelter also has a generous supply of textiles for sale so that peasants may purchase their
[369] new cloth on the spot when cashing in the crop. The buyers also bring their city culture with them and during their short stay, morris chairs,

442 camp stools, battery radios, talk of politics and city life enliven the
369 rural scene.

442 Malam Mina buys for his mai gida, Alhaji Ali, a Kanuri trad-
443 er in Maiduguri who has a retail store or "canteen" as it is called
452 locally. The mai gida gives Malam Mina cigarettes, flashlight batteries, perfumes , etc., for the latter's teber (table) or booth which a younger
[405] brother runs for him in Maiduguri. Alhaji Ali obtains about ten scales from a Levantine trader during the harvest season and gives them out to his tada (boys) who go to the bush and buy the cash crop. Malam Mina receives a straight commission of 12/- per ton of decorticated nuts and as much profit as he can on the import items (mostly textiles) which are also obtained on credit from his mai gida. He remarked how he had only been with Alhaji Ali this one year, last year having bought for another man who had a direct link to a European company. However, last year he found that his buying price was £2.0.0 less per ton than other
[434] scale men, and his commission fell. In 1955 his commission (from re - ceipt slips) was about £60.0.0 but he hoped to get around £75.0.0 or £80.0.0 in 1956-57.

442 Malam Mina may, if it is possible, depress the price below
435 the buying price given to him. This causes no undue concern on the part
[455] of his mai gida in the city as long as his tonnage does not decline. He also buys futures at 20/- to 25/- per bag, whenever he can, but would not estimate how much of this he does.

441 It is interesting to note that Malam Mina has been taken on
571 by his new mai gida and given a trading role without the more usual per-iod of general service and subordination, as in the case of the "boys"
[212] of Alkali Bukar. Here we have another example of specialization. Malam Mina is an experienced scale man. He can read and record figures and sign his name.

441 sign his name. Such skills are rare and thus he can market them to
571 obtain money and credit for trading. The result is to make his relationship to his mai gida much more specifically economic or contractual rather than diffusely subordinate.

452 Finally, it should be realized that the ultimate source of
436 Malam Mina's cash which he gives out in Magumeri is either a European
441 trading company or a bank. Every year before harvest time money and goods go out on credit from these sources to the Levantine and African traders connected with them. These traders in turn divide up the money and goods among their followers and so on until it comes to the bush in the hands of people like Malam Mina. The Kanuri have come to depend on this yearly inflow of cash to buy their clothes, give many of their rites de passage, and to purchase an ever increasing number of manufactured import goods. The entire inflow of cash which supports these requirements is linked through a series of middlemen relationships to a half dozen European sources which are always financing the export/import economy. Because the Kanuri have learned to need the imports in this trade, they are now linked to a world, especially the western world economy, and are vulnerable to the policies of a very small number of large European companies, and the ups and downs of world commerce.

178 441 necessary underpinning to the emerging national status of feudalism. Ultimately the unrecognised low status but politically powerful trading class gave birth to a new social order in which religion and social values cherished contractual, commodity defined social relations as having high status.(1) But traditional Bornu feudal society has already incorporated trading roles into its traditional social structure without changing its values or social relations. That is to say trade poses no problem for traditional Bornu society.

441 434 It is because of the very low consumption level that there is such a plethora of middlemen in Bornu. No one middleman (except the large European Companies) has the necessary capital to hold stocks long enough to satisfy the comparatively low demand. Thus as Bauer has suggested(2) the multiplicity of middlemen, each dealing in very small quantities, with low profits, fills the requirements of distribution in a low income and expenditure area. As long as these large numbers of middlemen are needed for distribution in Bornu, the extended household organization model of social relations is well suited to meet the requirements of the tasks to be performed. Indeed it is one of the few ways in which new recruits can be enlisted to middlemen roles in an area where no large pools of capital are available to would-be entrepreneurs. On the other hand, socio-economic relations through commodities alone, often requires some capital to initiate the relationship, as, for instance, in the case of Ajimi, and his four suppliers of kola-nuts. His relationship with them is through kola-nut sales, for which he had capital to invest. He gets the capital from his membership in

441 452

(1) See Cohen, R., Trade and the Middleman in Social Systems; M. Sc. Thesis, University of Wisconsin, 1954.
(2) Bauer, P. T., West African Trade; pp. 26-7.

441 the extended household organisation of Alkali-Bukar -otherwise Ajimi
452 could not have got into trade.

Thus attempts to set up direct contacts with bush retailers and wholesalers, and thus reduce the number of middlemen, by the big Companies is probably doomed to failure. For these bush traders will simply use the credit gained, to set up or expand extended household organisations for trading. Only when the populations as a whole can afford to buy more expensive consumption items, and spend more per person generally, will there be a need for large stores of goods and less need of the multitude of middlemen now present in the social structure.

178 The social changes brought about by the colonial administration and the concomitant economic development of the Bornu area have been already treated above. What remains to be considered is the nature of stability and instability in Kanuri society as a whole. The question can be asked in this way; given the nature of the Kanuri social system, what conditions are necessary to its perpetuation in a similar form to that described in the study?

183 The basic prerequisites for the present structure of Kanuri society are its behavioural norms. Indeed this is a partially tautological statement, for the structure of Kanuri society is the organized use of the behaviour norms in its various social structures. These structures running from small to large scale focus on the various tasks necessary to the perpetuation of social life in Bornu. In the family compound, the local and Emirate political units, the social relations of the individual in the consumption, production and distribution of goods and services, the norms of interpersonal relations give stability to Kanuri society.